

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5428

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

This rule as written would greatly hamper my retirement savings and investing. I regularly use options in my Roth IRA and regular IRA. This has been of great benefit to me. I also understand you want to restrict education online via these accounts and brokerages. I have had very good success with the training online offered by my TradeKing brokerage. It has been very helpful and informative. This rule change would greatly impact small account holders like myself. I have a small portfolio of only 100,000 and this would drastically impact my future retirement if this rule is implemented as written.